

- D1 Cont
- b) a layer comprising zinc oxide;
 - c) a layer comprising silver;
 - d) a layer comprising an oxide of nickel chrome;
 - e) a dielectric layer;
 - f) a layer comprising zinc oxide;
 - g) a layer comprising silver;
 - h) a contact layer; and
 - i) a dielectric layer.

D2

45. (Amended) The coated article of claim 41, wherein the dielectric layer e) comprises tin oxide, and wherein another dielectric layer is provided between layers h) and i).

48. (Amended) A non-heat-treated coated article comprising:
a coating supported by a glass substrate, the coating comprising from the glass substrate outwardly:

- D3
- a) a dielectric layer;
 - b) a layer comprising zinc oxide;
 - c) a layer comprising silver;
 - d) a layer comprising an oxide of at least one of Ni and Cr;
 - e) a dielectric layer;
 - f) a layer comprising zinc oxide;